

FIG. 1

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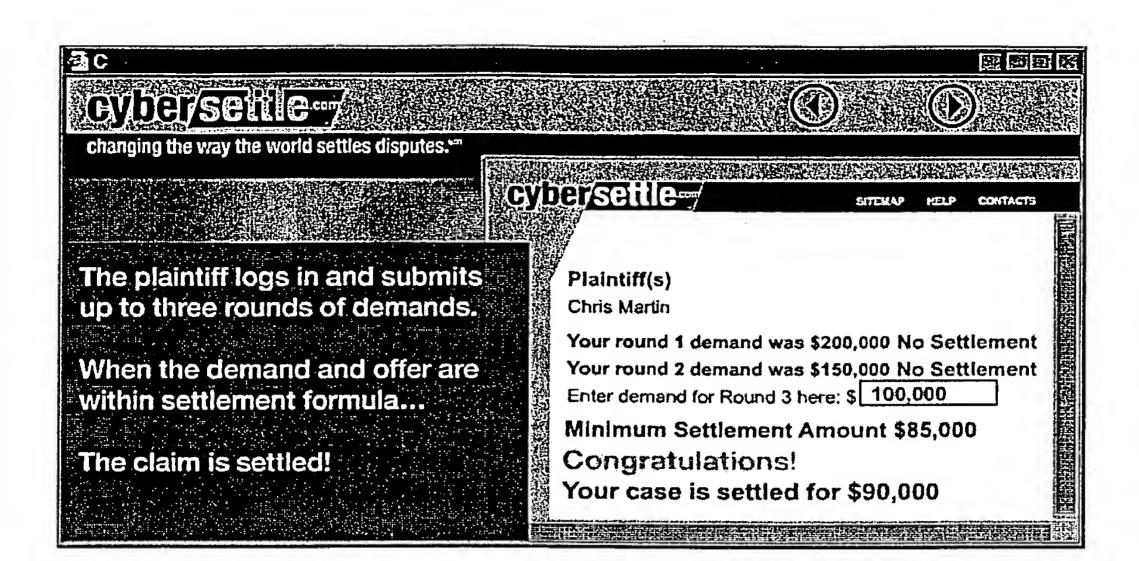


FIG. 2

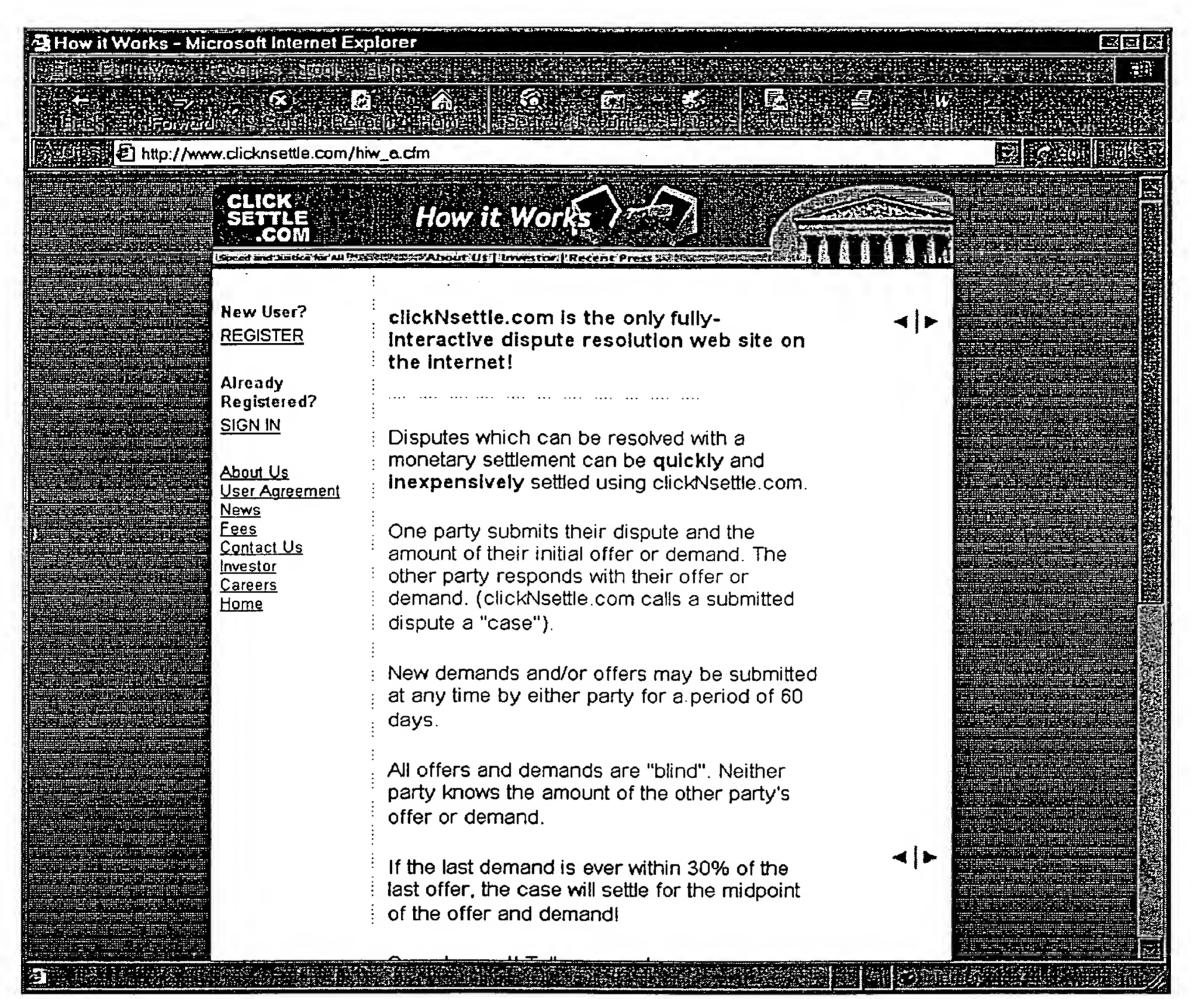


FIG. 3

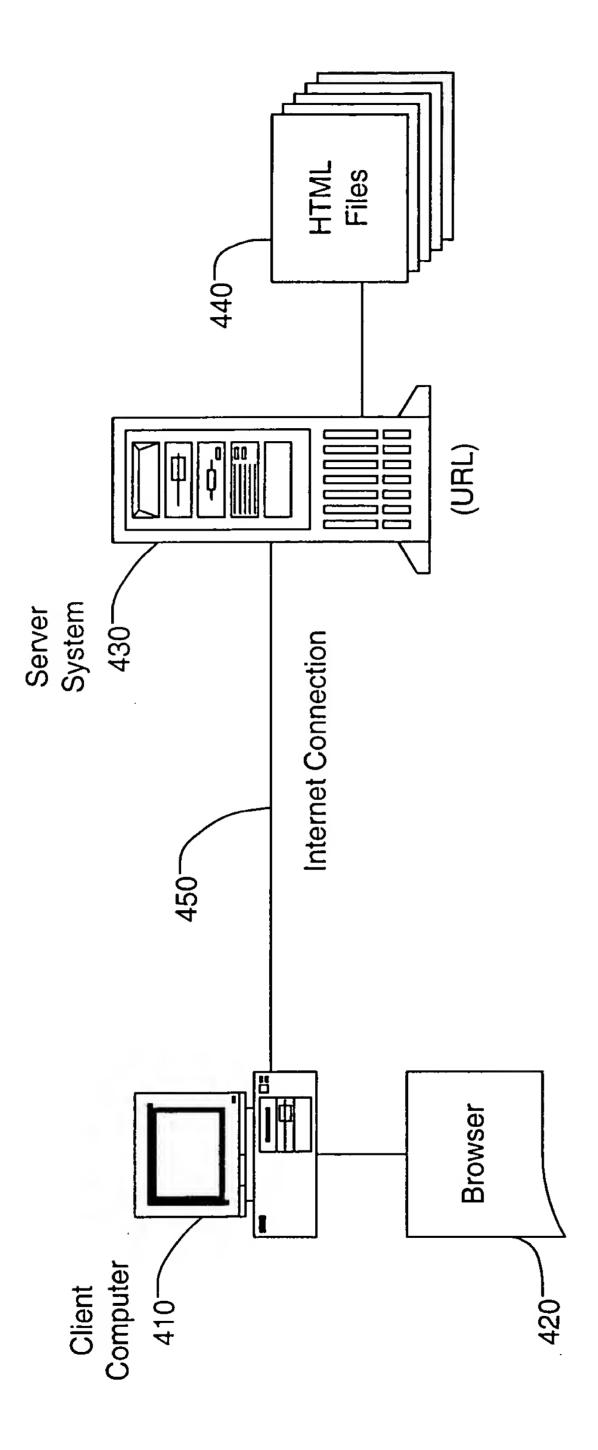


FIG. 4

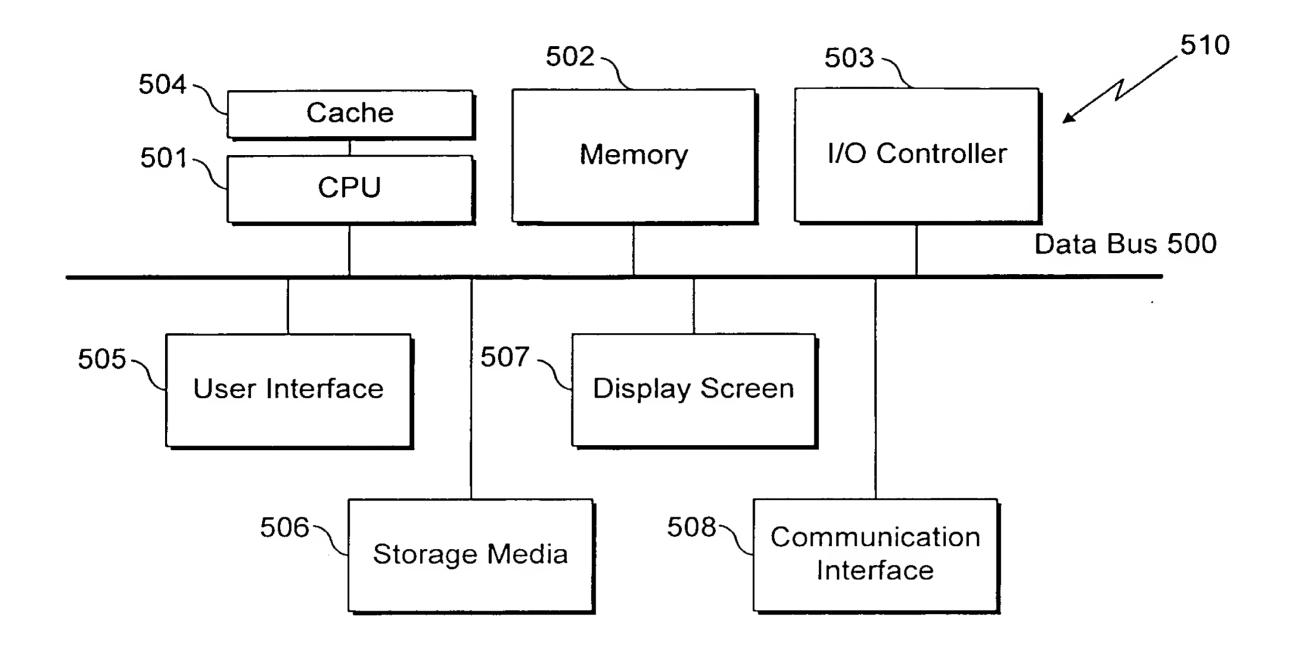


FIG. 5A

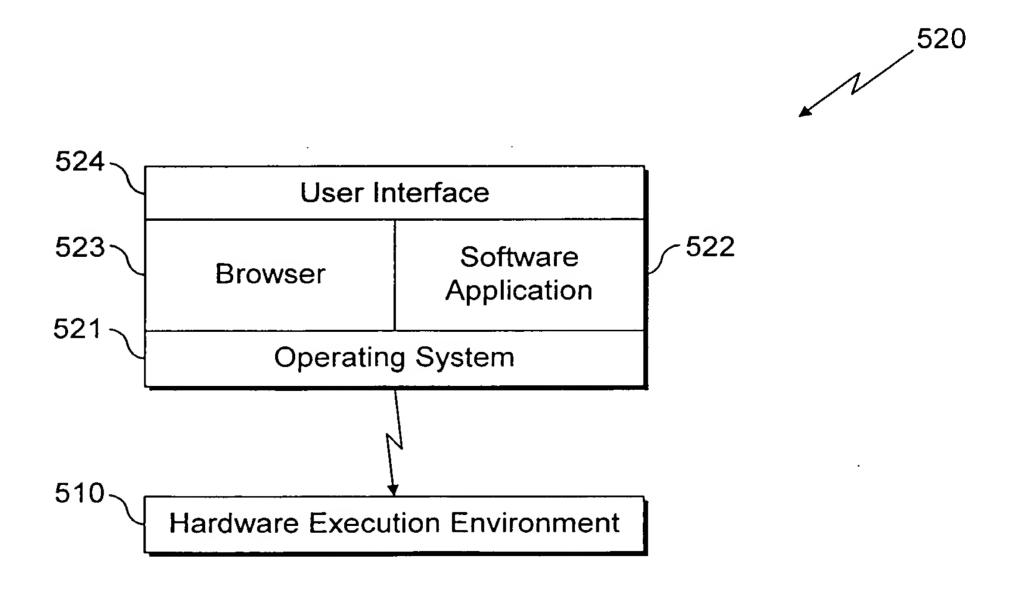


FIG. 5B

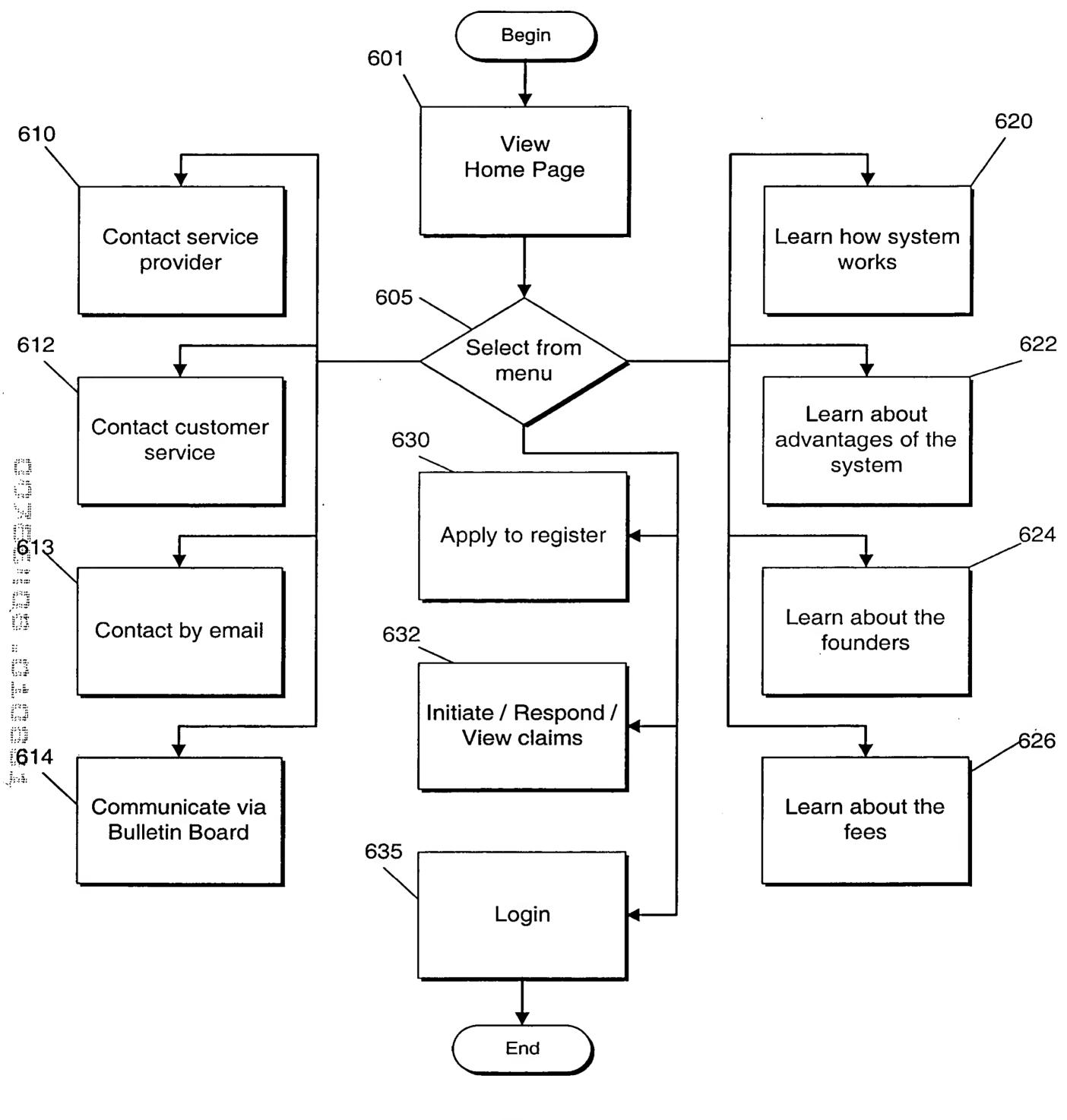
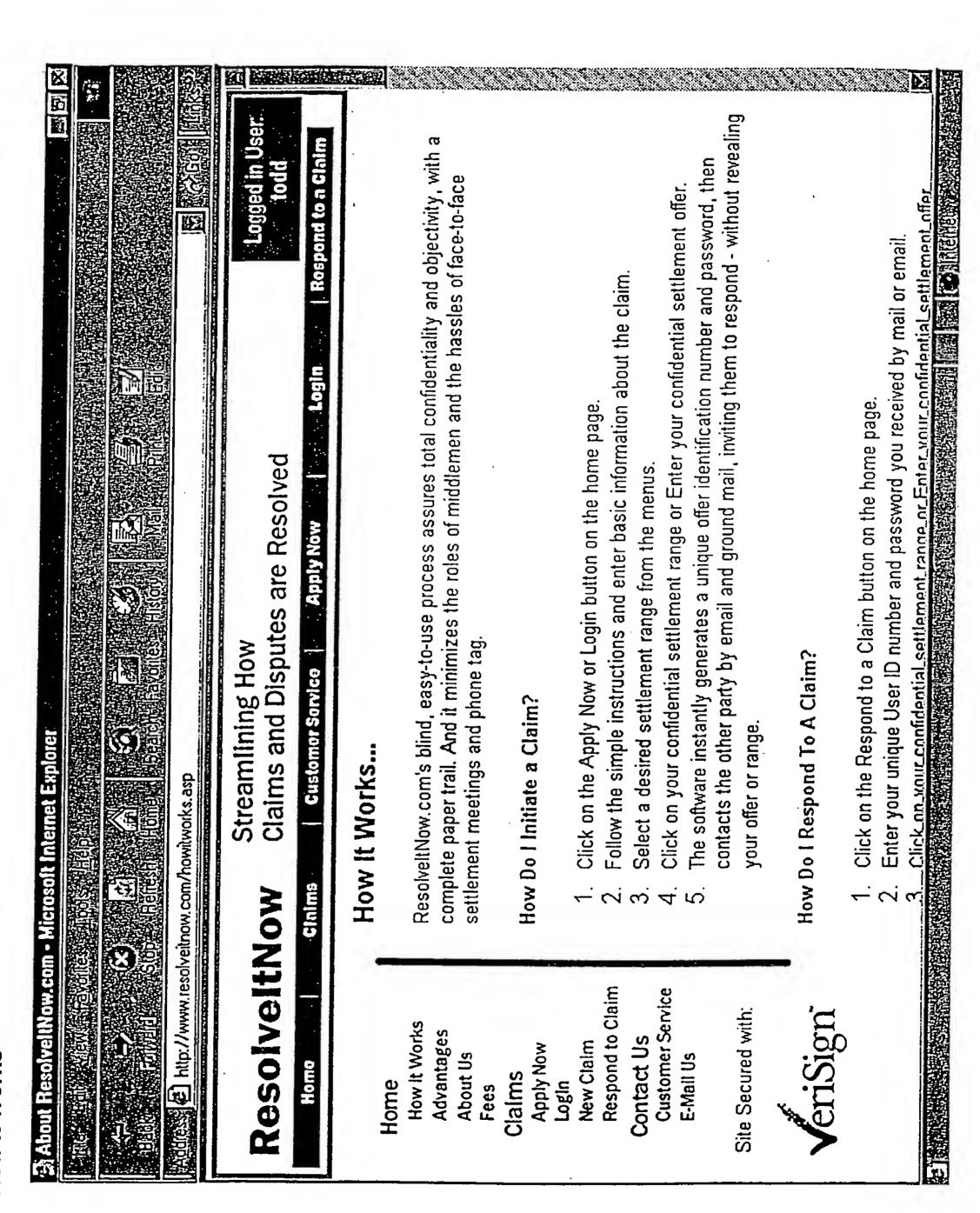


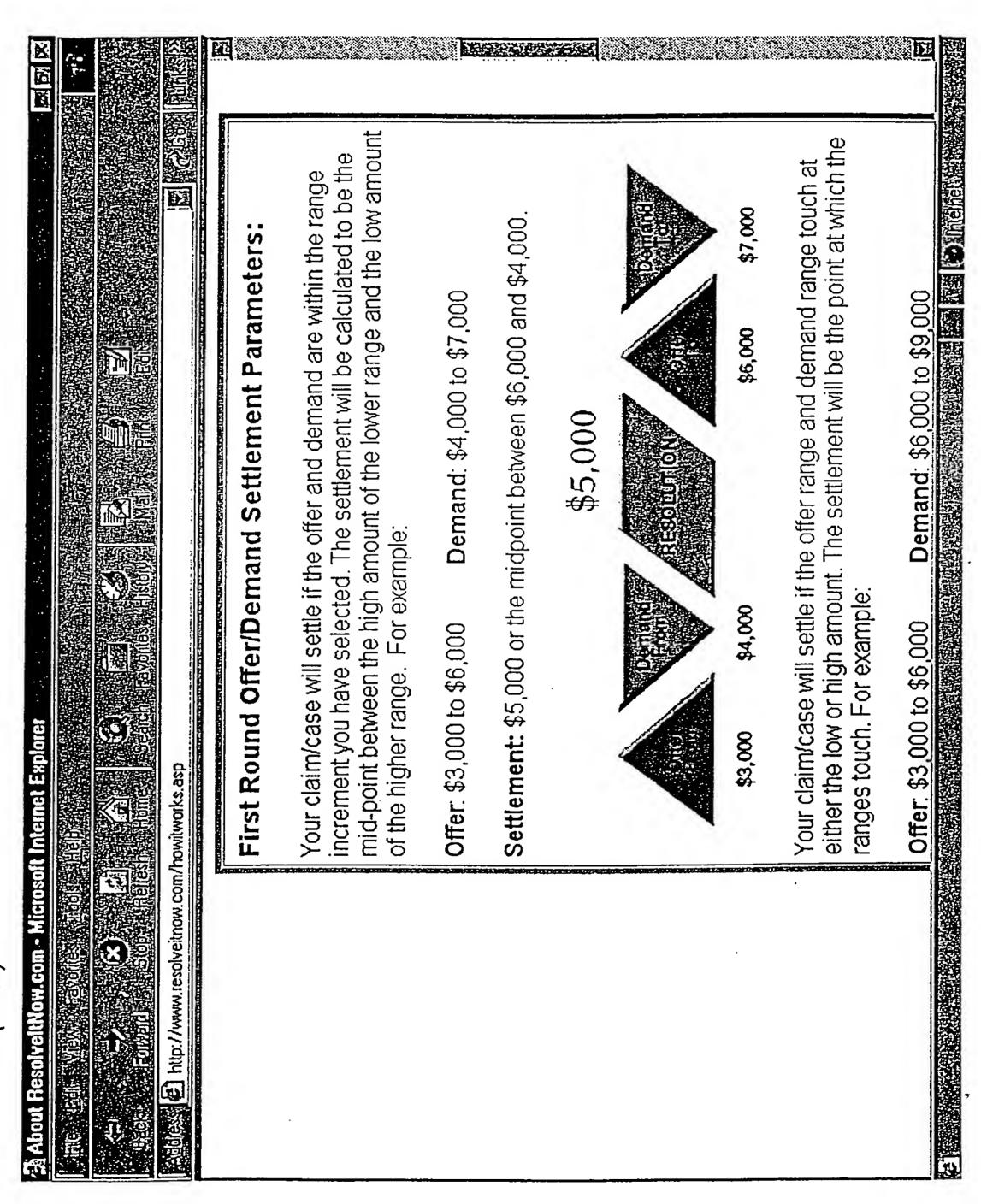
FIG. 6

Home Page

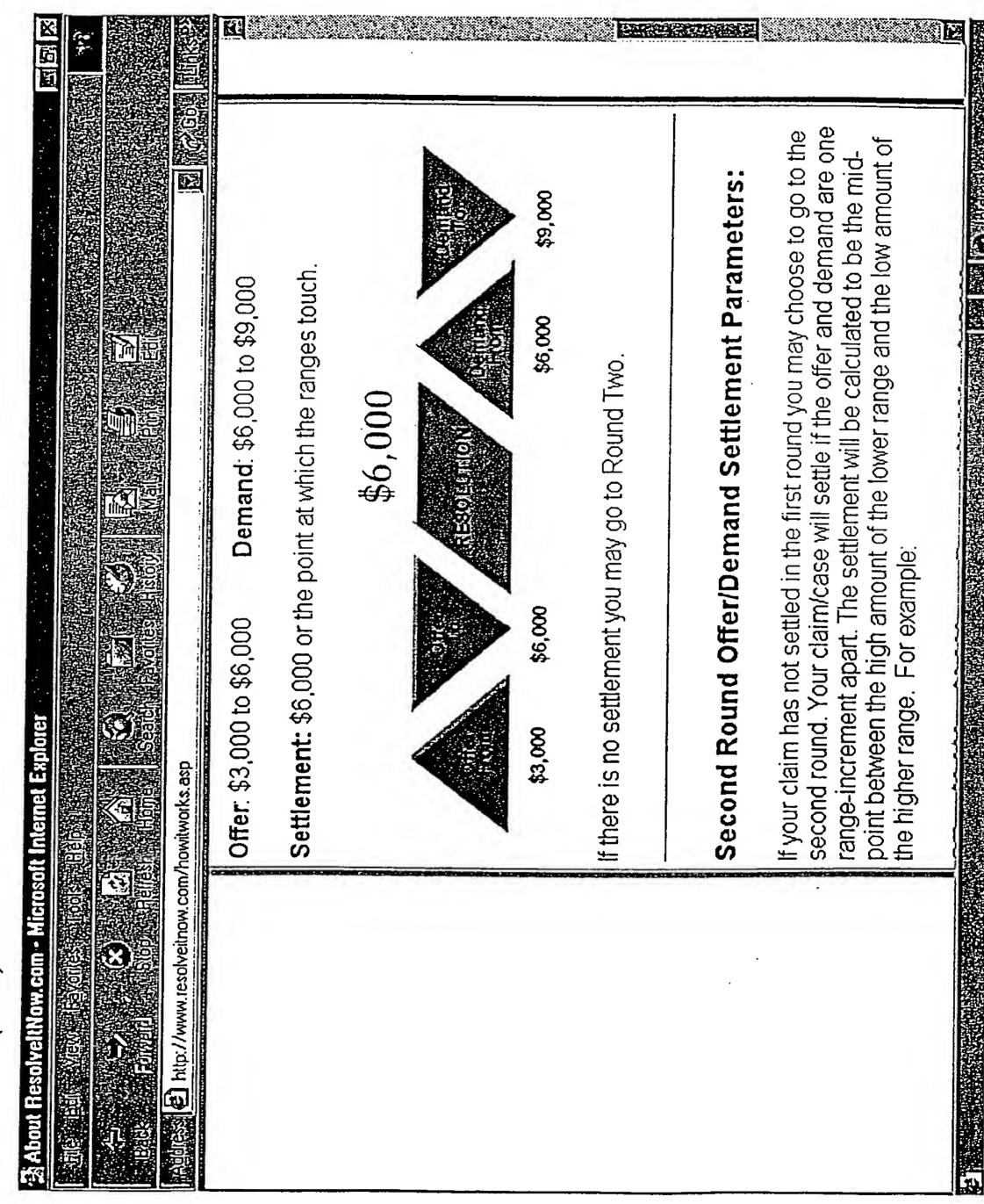
How It Works



How it Works (cont.)



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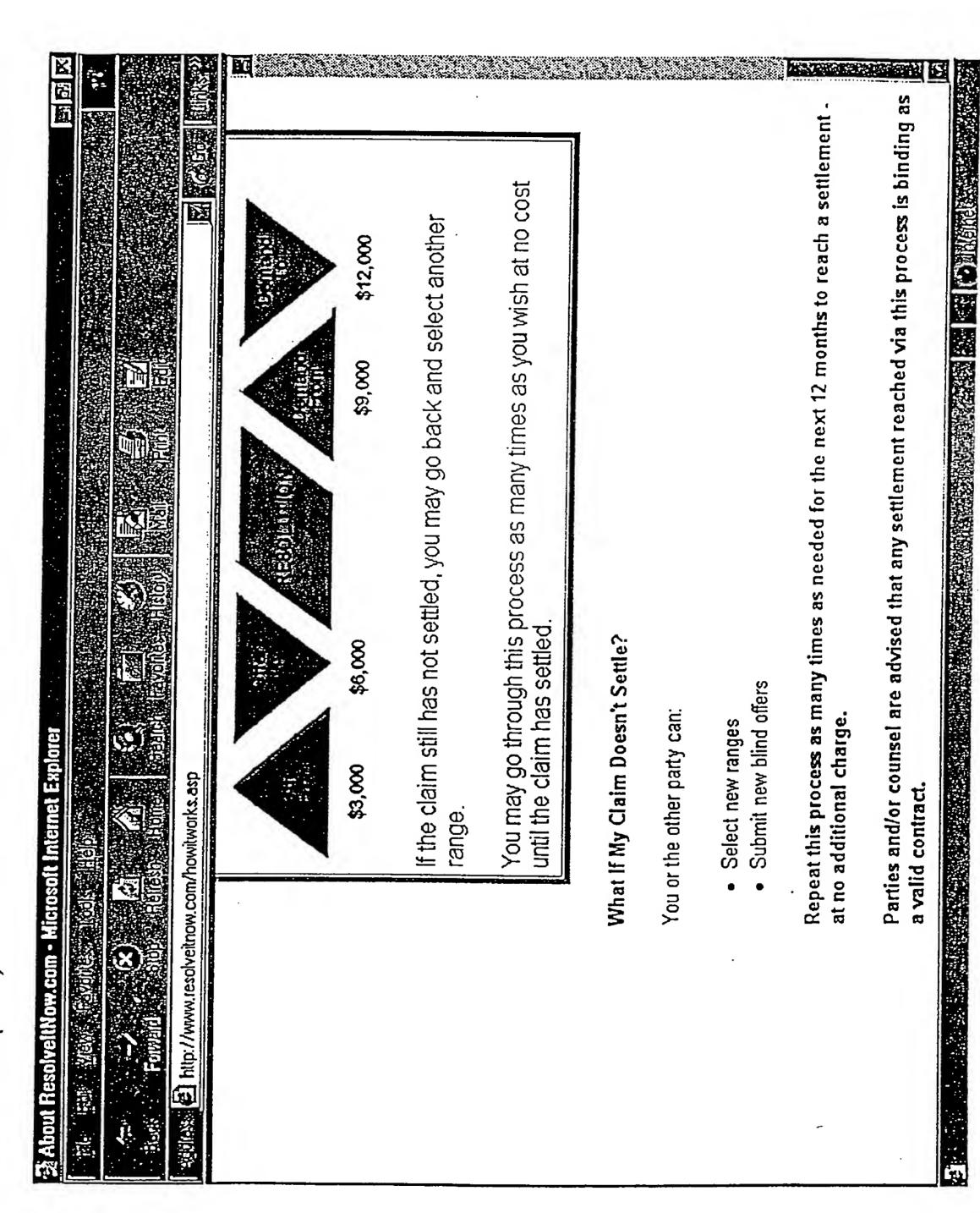
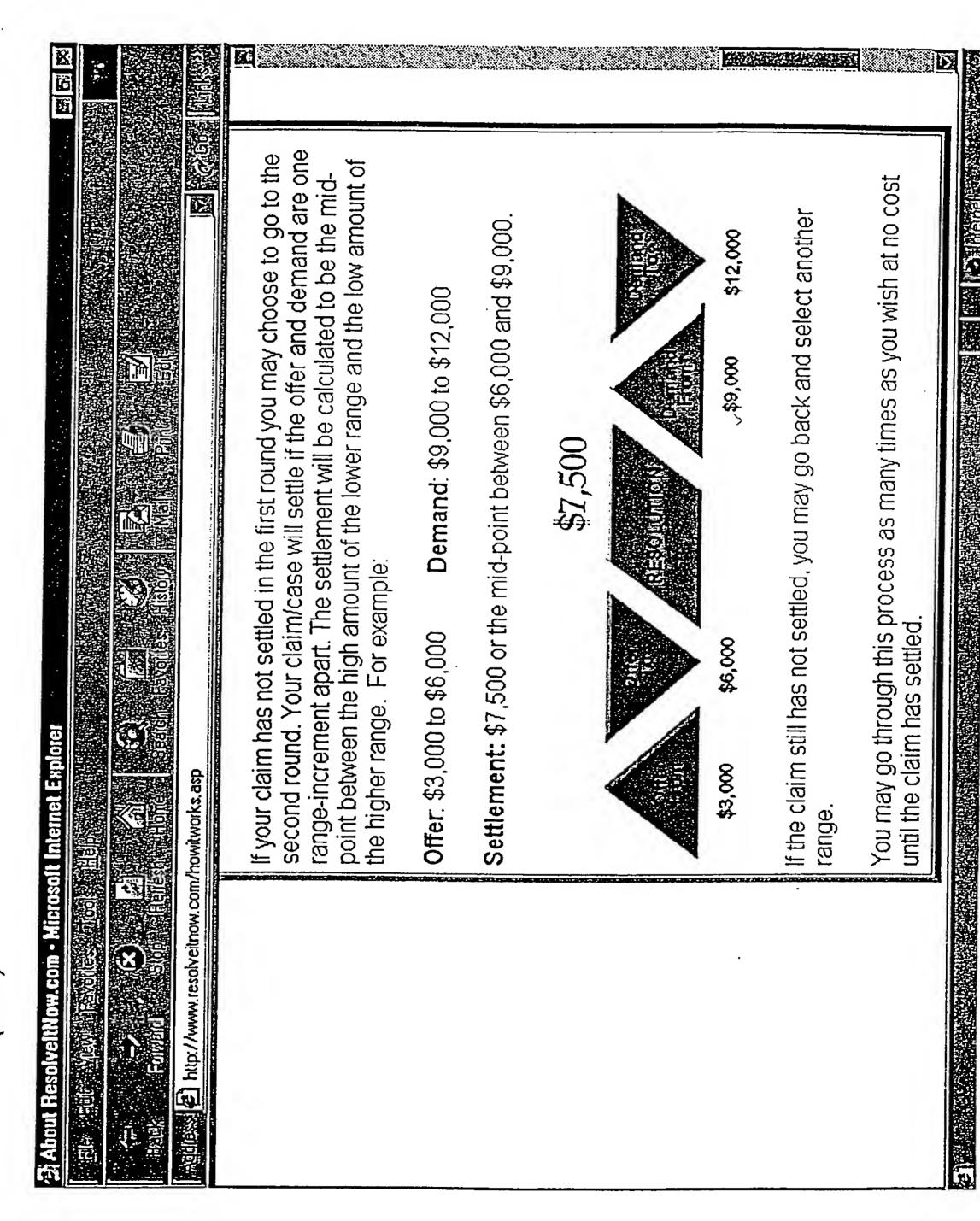


FIG. 12

How It Works (cont.)



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ResolveItNow Advantages

Created by Dispute Resolution Experts

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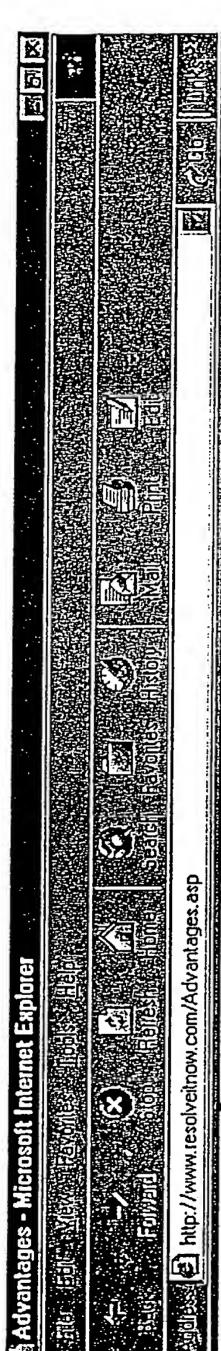
Complete Confidentiality

Our blind process is completely automated to enable both parties to present offers without revealing their individual positions or evaluations of the claim. Your offers, strategies and work product will NEVER be revealed to the other side, or to anyone else. And each claim has its own unique ID and password to prevent unauthorized access.

True Objectivity Without Conflicts

considers two factors - the acceptable settlement range you select, and the specific getting the settlement you want. And it works whether or not each party is represented by counsel. offers from each party. ResolveltNow's process never dissolves into emotional battles, posturing or personality conflicts, like face-to-face or telephone negotiations sometimes do. You can focus on Our process only

Advantages (cont.)



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considers two factors - the acceptable settlement range you select, and the specific getting the settlement you want. And it works whether or not each party is represented by counsel. offers from each party. ResolveltNow's process never dissolves into emotional battles, posturing or personality conflicts, like face-to-face or telephone negotiations sometimes do. You can focus on Our process only

Eliminates Phone Tag, Meetings and Delays

ResolveltNow's website is available to you 24 hours a day. Initiate a case, respond, and submit offers in just minutes, no matter where the parties are located. Every offer is processed instantly, so you're not held up by procedural delays. You never have to play phone tag, or go through the hassles and expense of scheduling and attending unpredictable and emotional negotiation meetings.

No Middlemen

With ResolveltNow, you don't waste time and money hiring mediators or additional lawyers, and preparing for formal mediation. And you never have to worry about the integrity and confidentiality of the mediator or the other party's attorney.

You Pre-Approve All Settlements

Because you select an acceptable settlement range before you submit an offer, you'll never be surprised by a settlement amount you didn't approve in advance.

ResolveltNow Is The Easy, Efficient and Safe Way To Settle Disputed Claims

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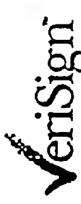
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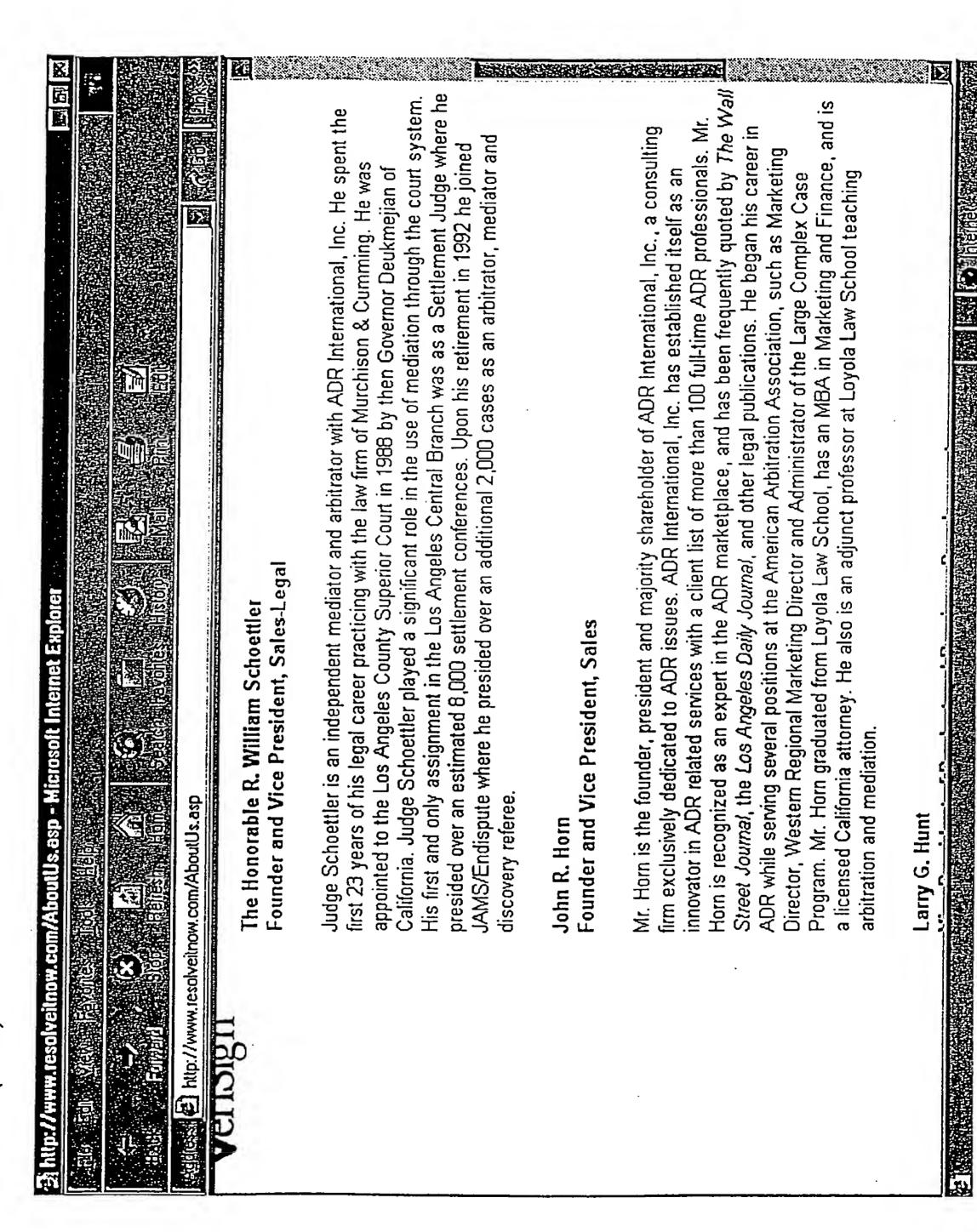
About Us

Founder and Chief Executive Officer Vanessa C.L. Chang

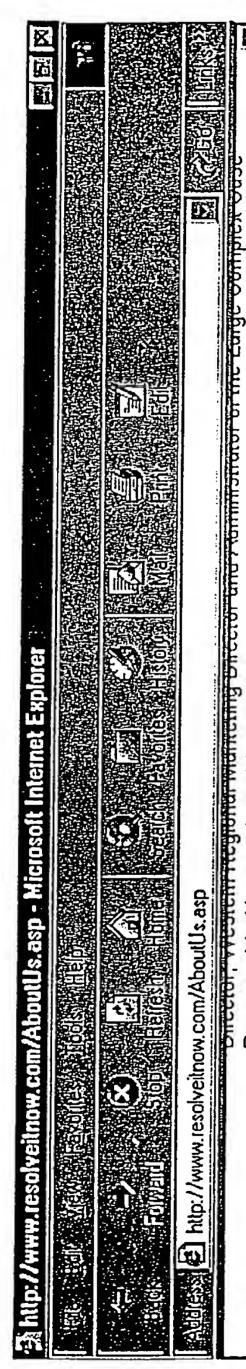
Estate Capital ("CREC"). CREC originated debt and managed the loan portfolio, often selling the loans billion debt fund financed by Cargill Financial Services, SunAmerica, Secured Capital and U.S. Realty. Ms. Chang was also responsible for starting and building the merger/acquisition, corporate finance and valuation businesses for KPMG's West Coast practice. Ms. Chang has spent 20 years starting, Ms. Chang, a principal in El & El Investments, provides independent financial consulting and merger organizations, Secured Capital, a real estate investment bank and KPMG LLP, a public accounting Angeles and is the Chair of the Business and Finance Committee for Claremont as either whole loans or into a securitization. CREC, an affiliate of Secured Capital Corp was a \$1 of Certified Public Accountants. Ms. Chang is also the Chairman of the Library and acquisition advisory services. Until recently, she was responsible for building Corporate Real firm. She is licensed as a practicing Certified Public Accountant in California and a member of building and developing professional service businesses outside of the core business of two American Institute Foundation of Los Graduate Universit

e President, Sales-Legal The Honorable R. William Schoettler Founder and Vic

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About Us (cont.)



and is Program. Mr. Horn graduated from Loyola Law School, has an MBA in Marketing and Finance, a licensed California attorney. He also is an adjunct professor at Loyola Law School teaching arbitration and mediation.

Larry G. Hunt Vice President of Product and Bussiness Development

Larry Hunt is responsible for product design and business development for the insurance industry.

administration experience. Prior to Superior, Mr. Hunt spent more than 23 years as including workers compensation, for insurers such as Allstate Insurance and CalFarm Insurance. Mr. Hunt also spent three years as sales vice president for Automated Data Processing responsible for the top 25 property and casualty insurers in developing and selling a claims solution package. Larry Hunt is Senior Vice President - Claims for Superior National Insurance Group, responsible for claims manager and regional claims administrator for multi-line commercial and personal claims, managing a claim portfolio of greater than \$750 million. He has more than 25 years of claims management and

Mr. Hunt has a B.S. and a J.D. from Arizona State University and Western States University, respectively.

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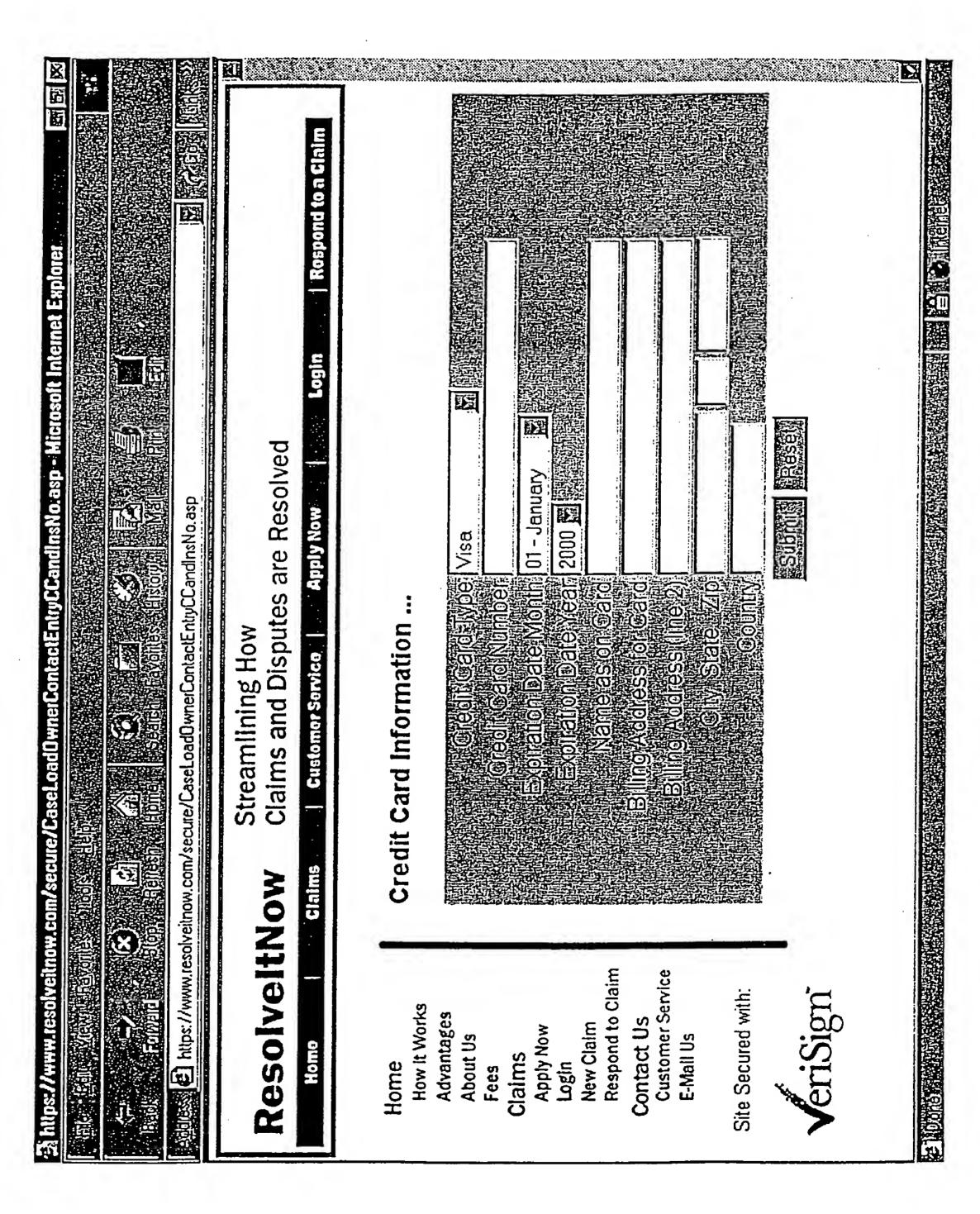
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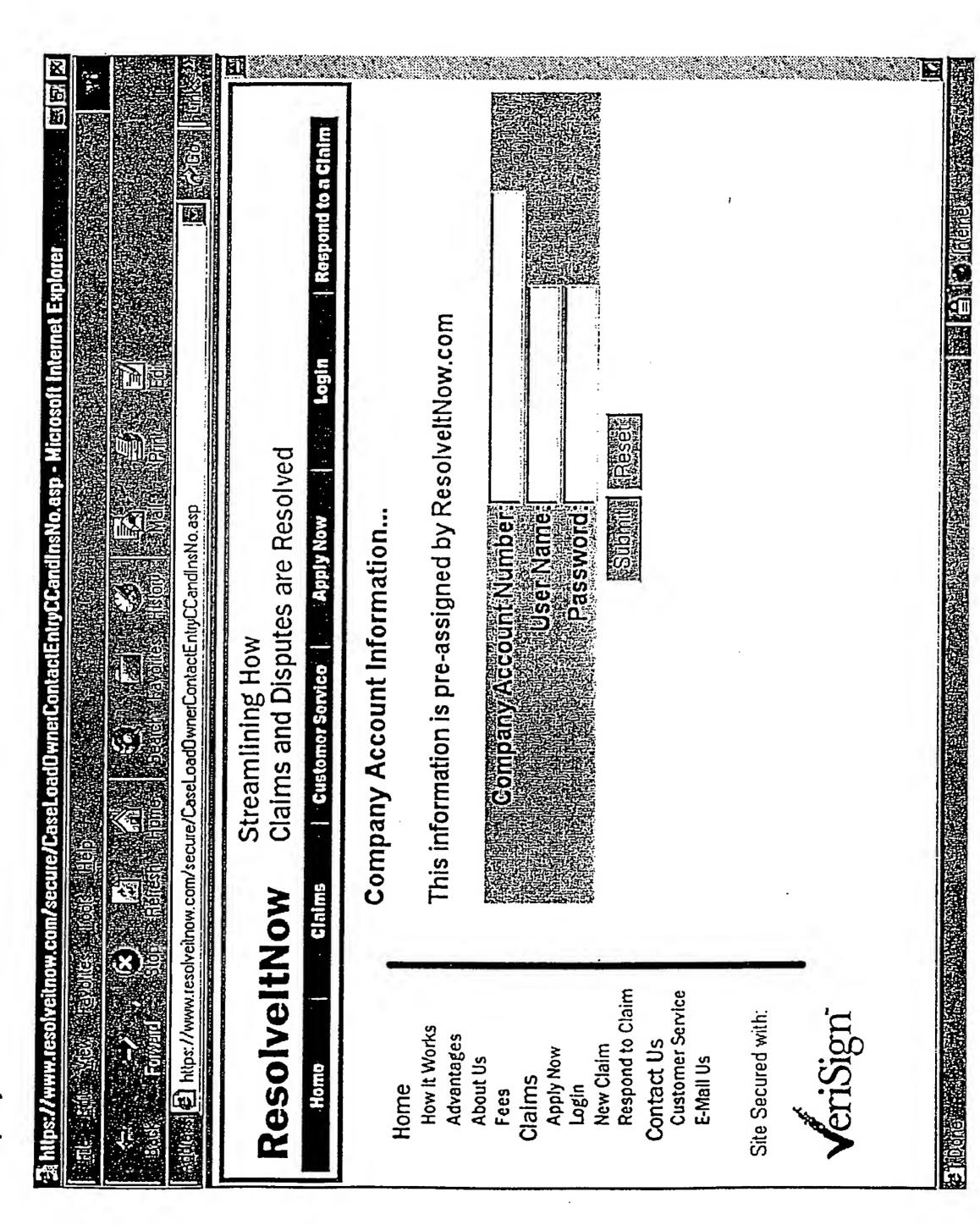
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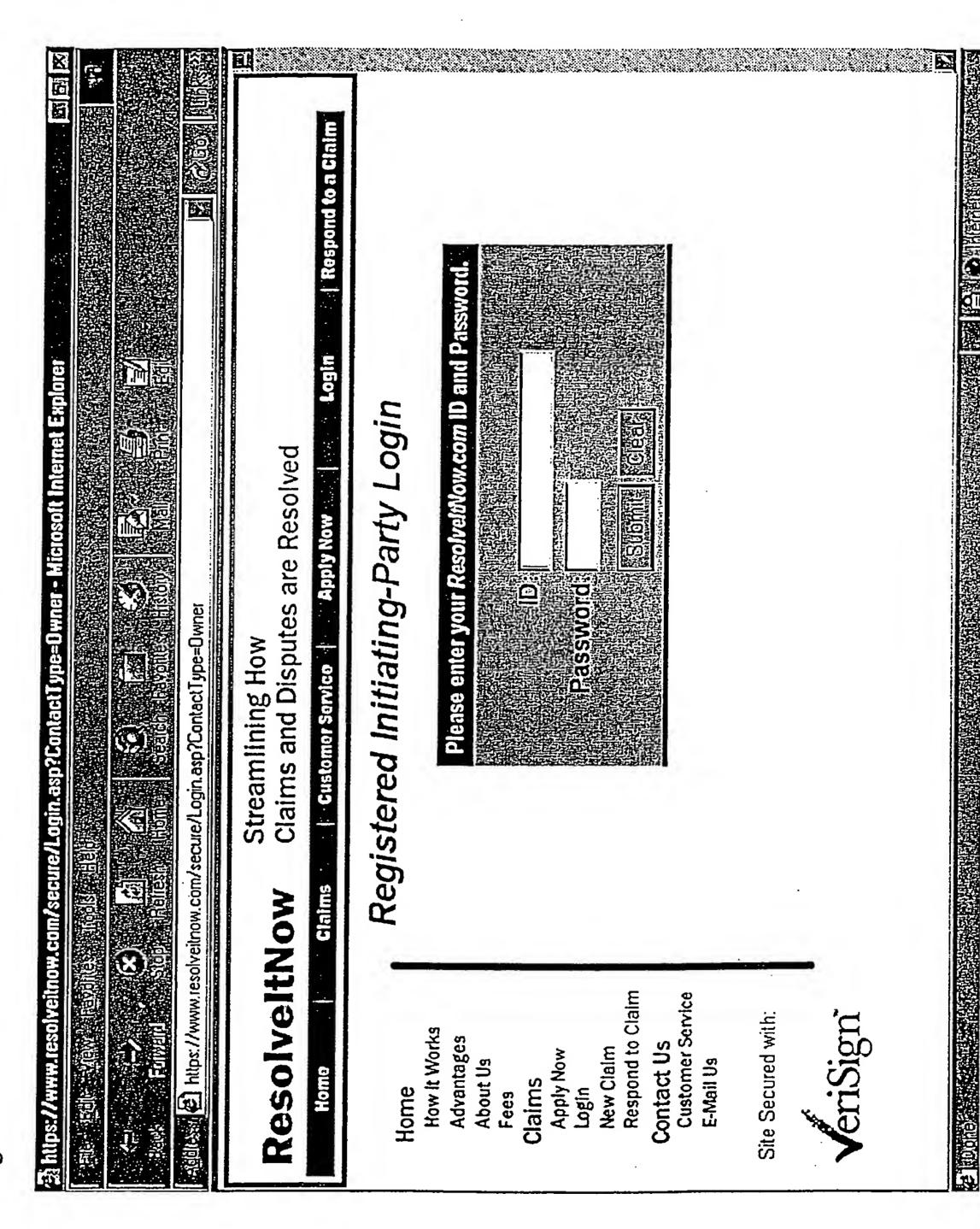
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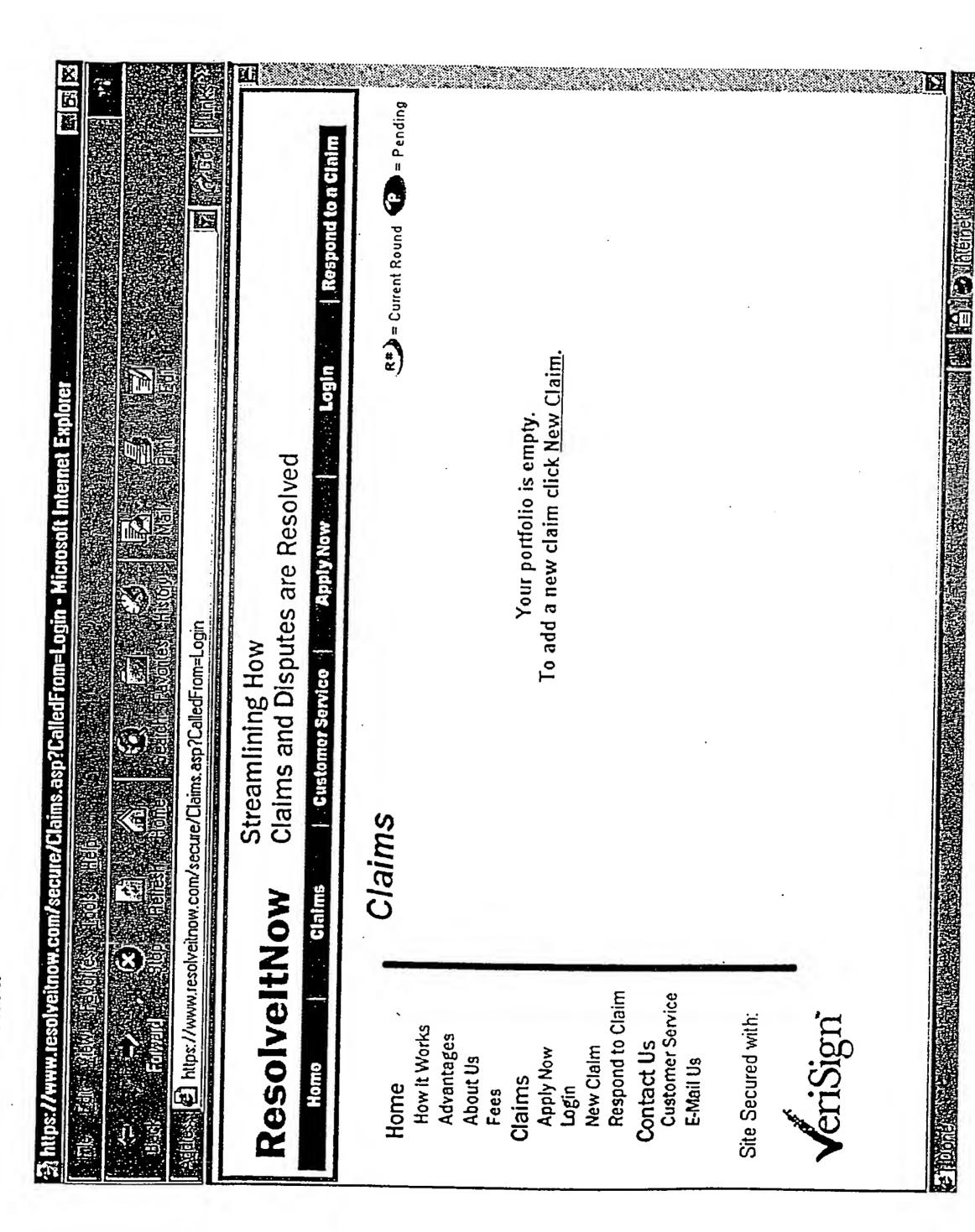
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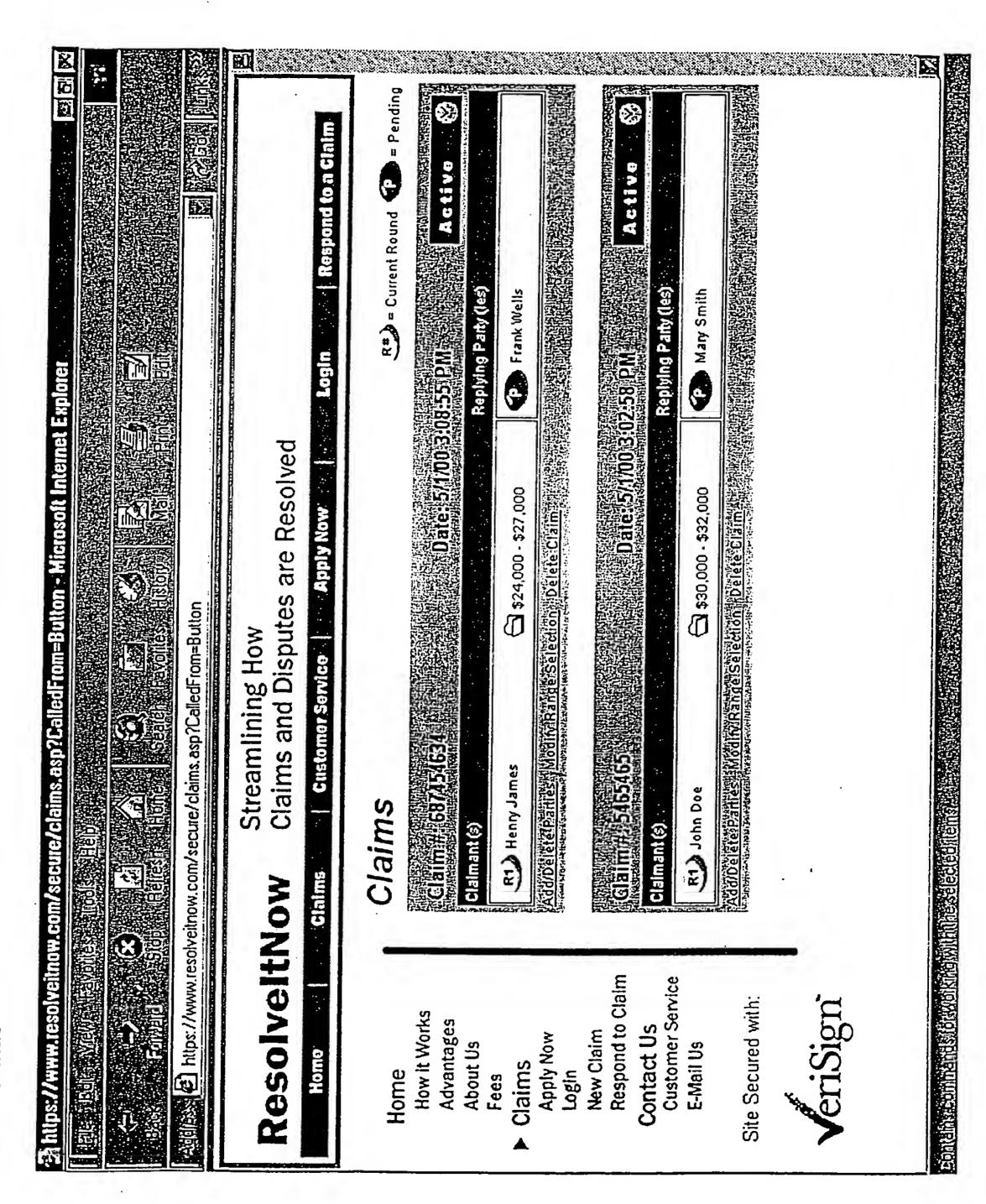
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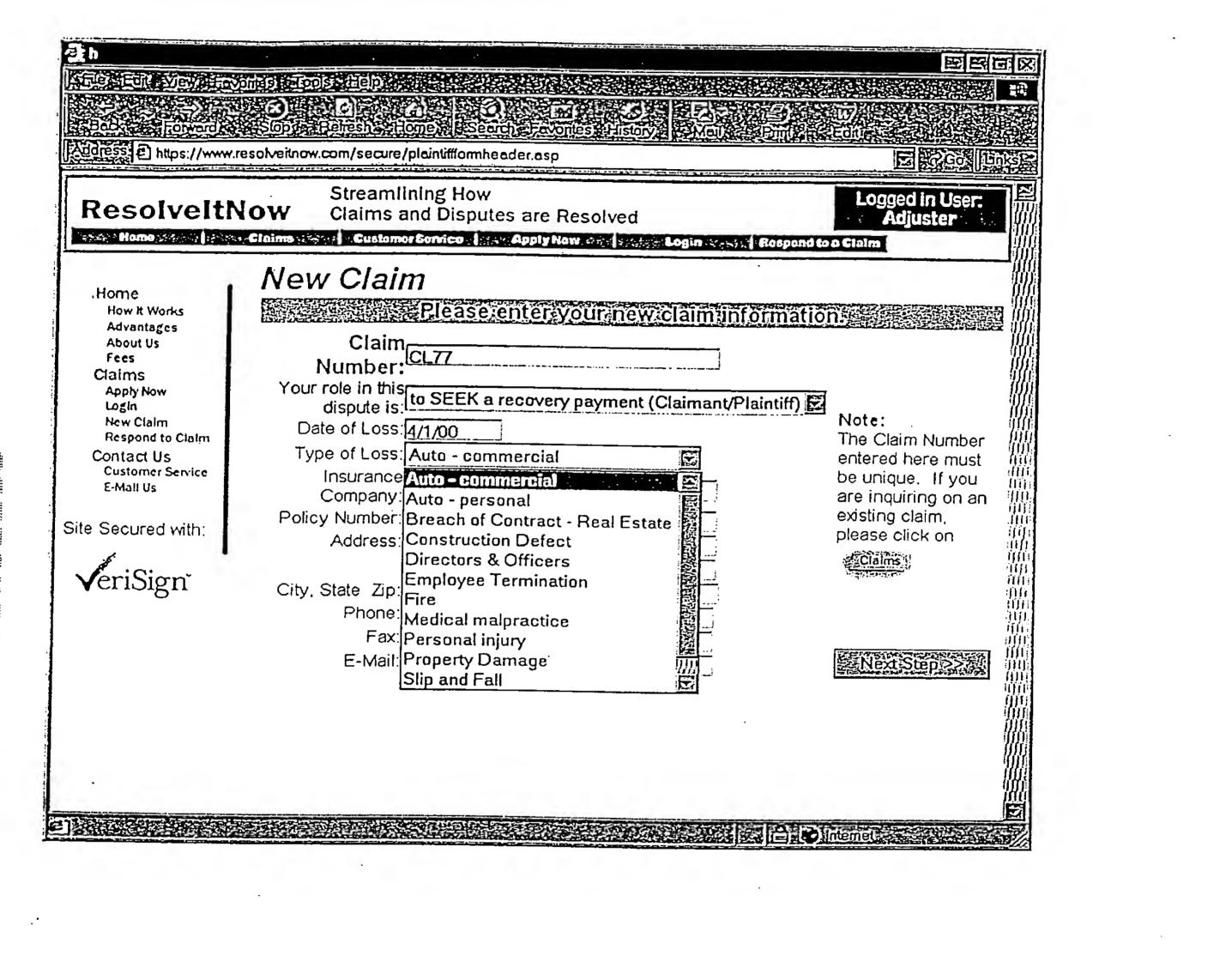
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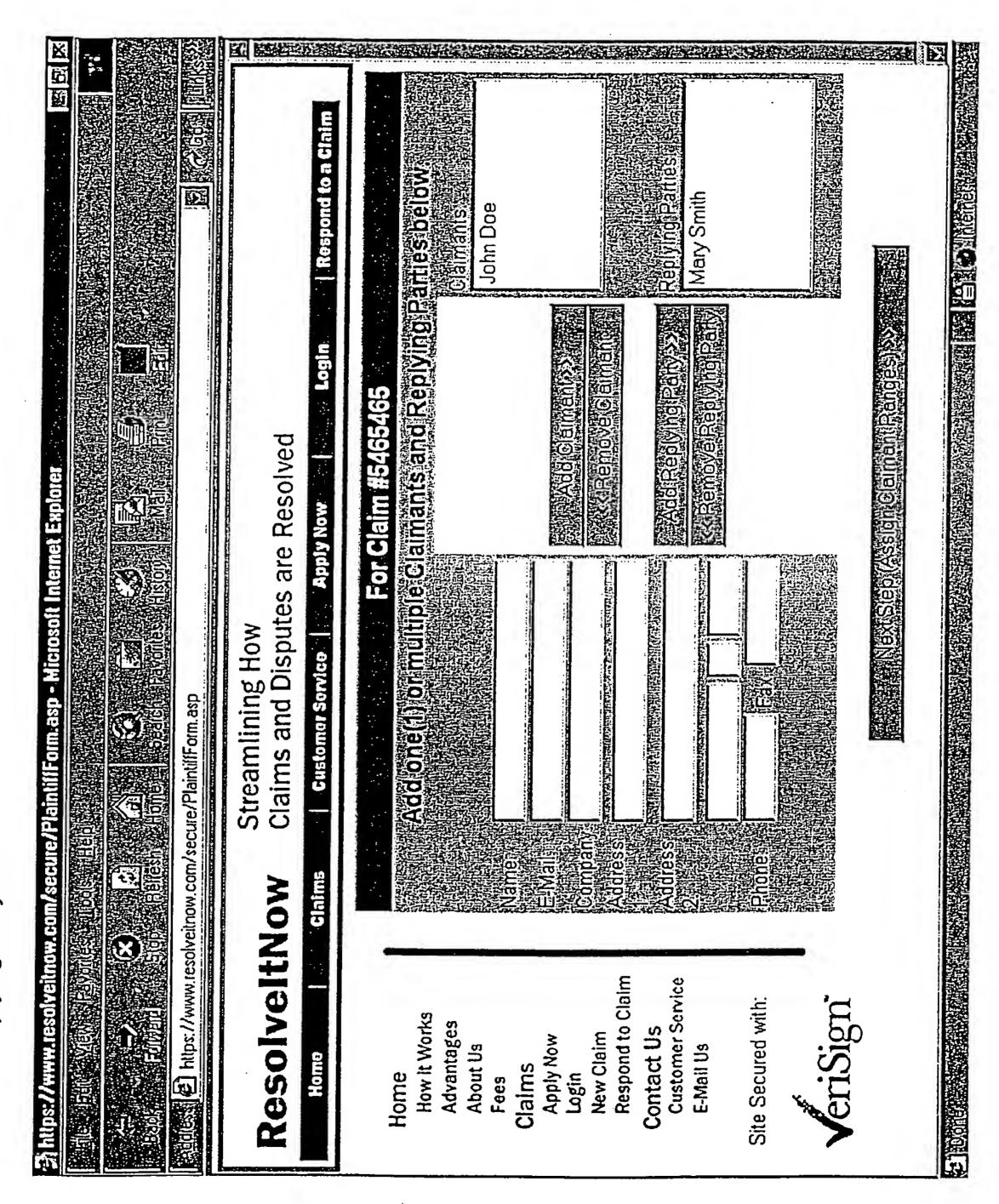
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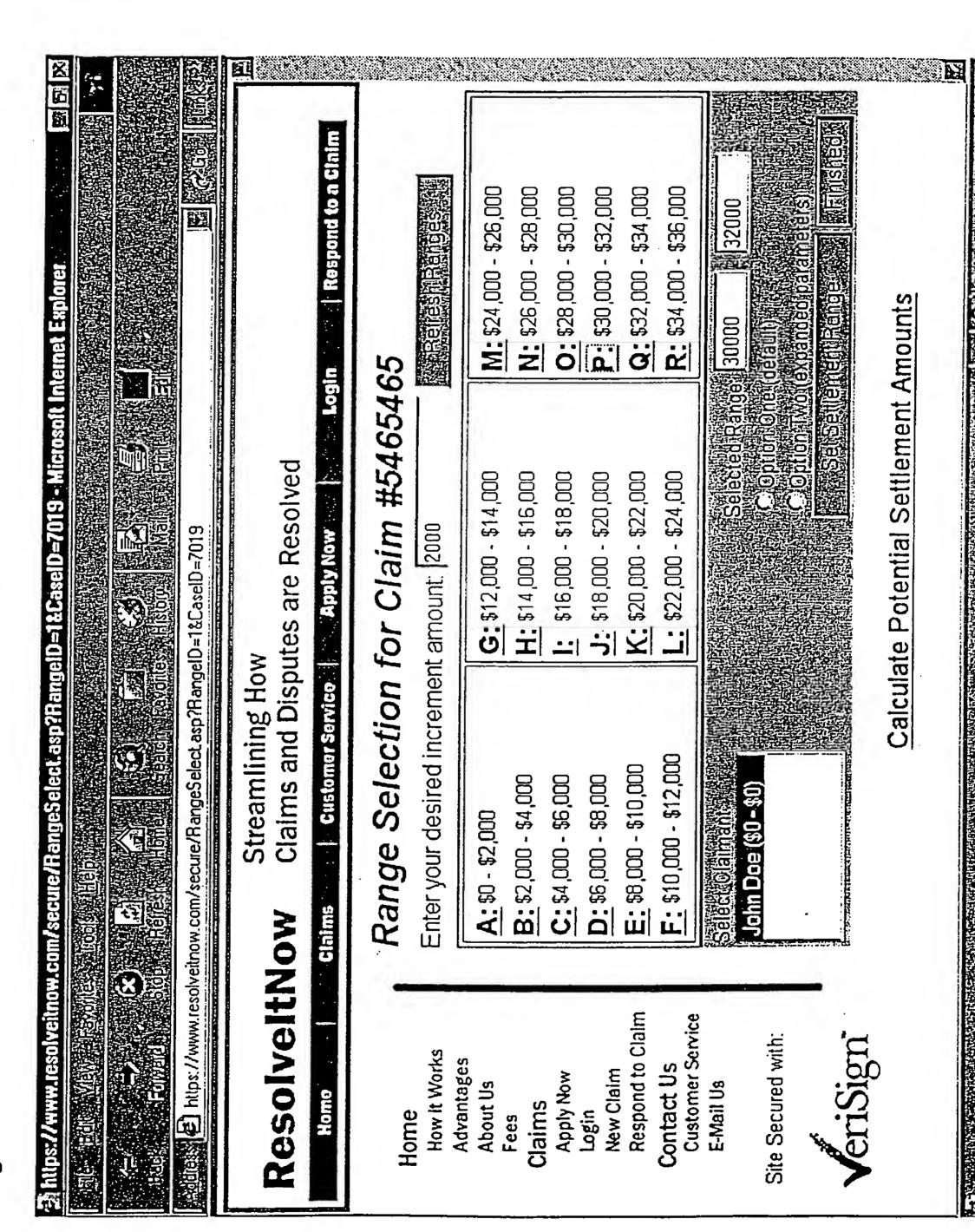


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Claimant & Replying Party Info



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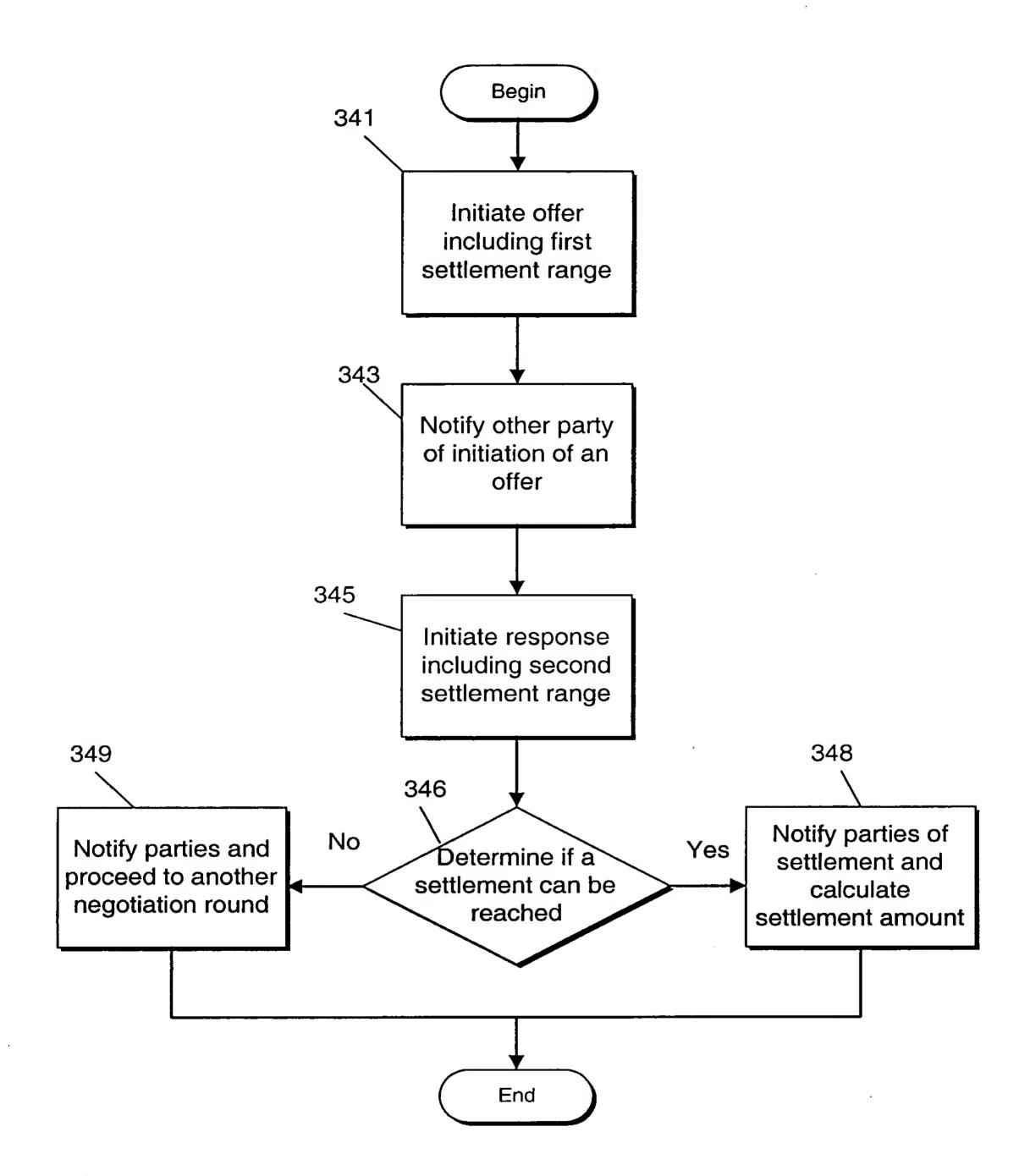
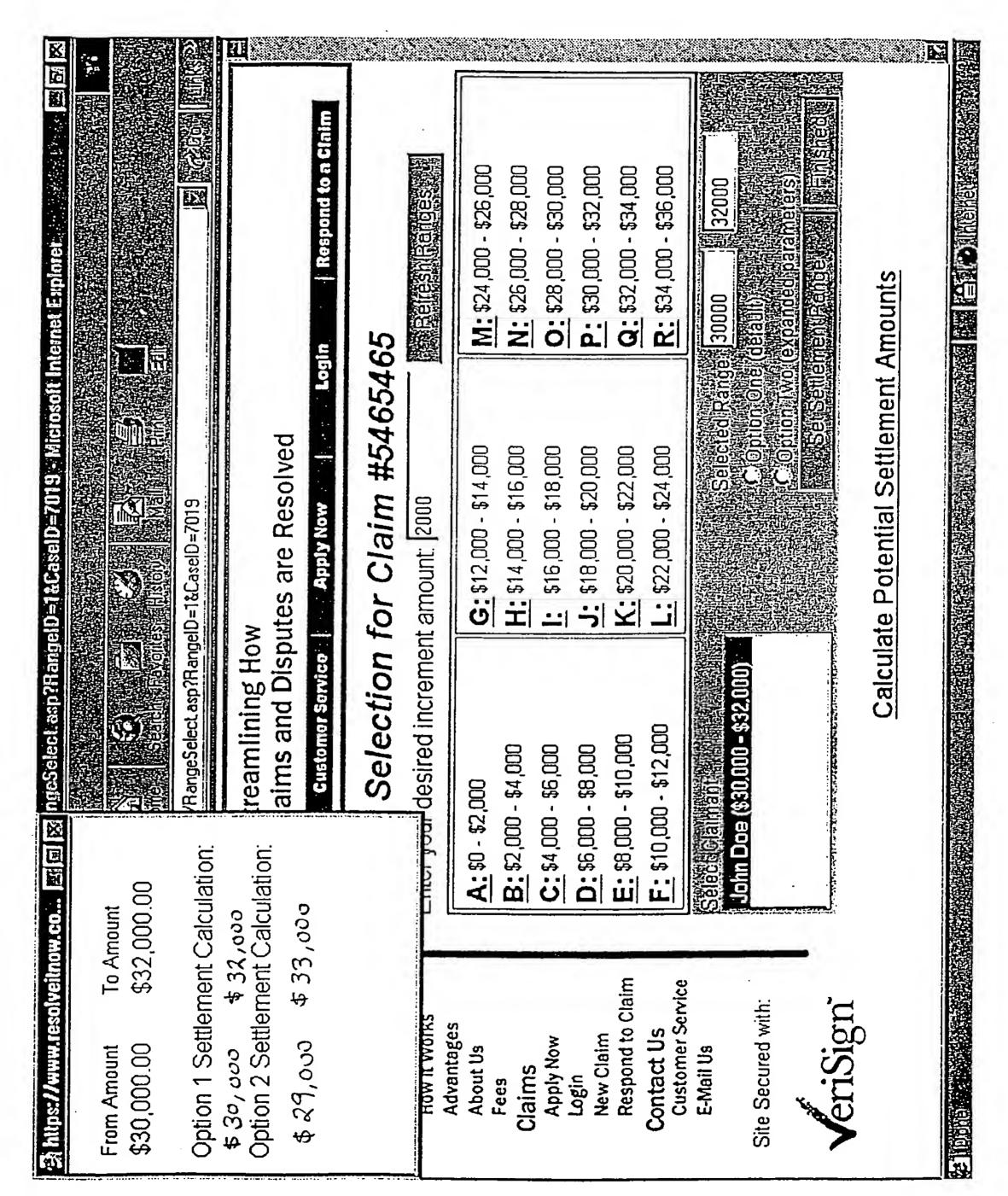
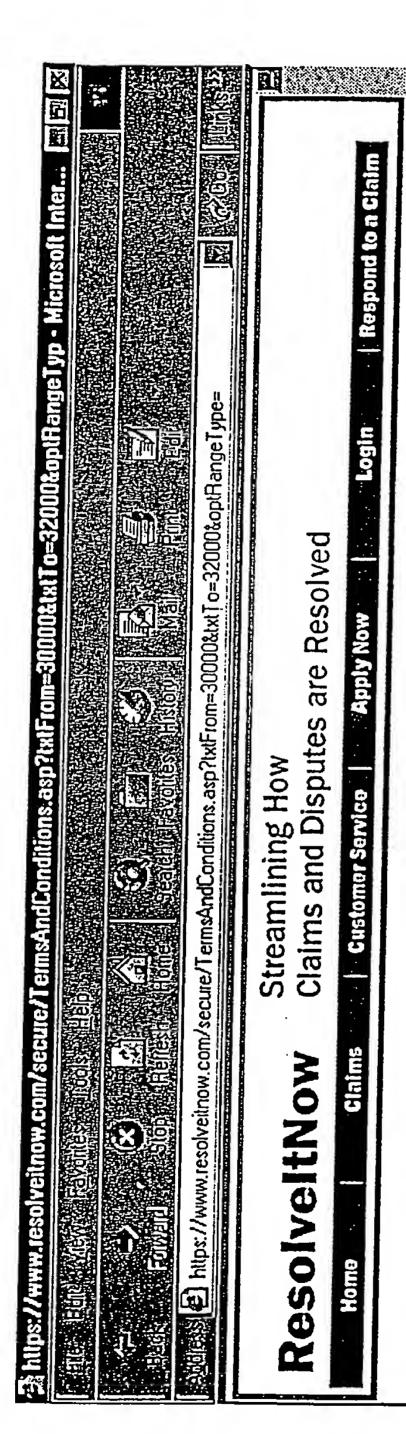


FIG. 34

Calculate Potential Settlement Amounts



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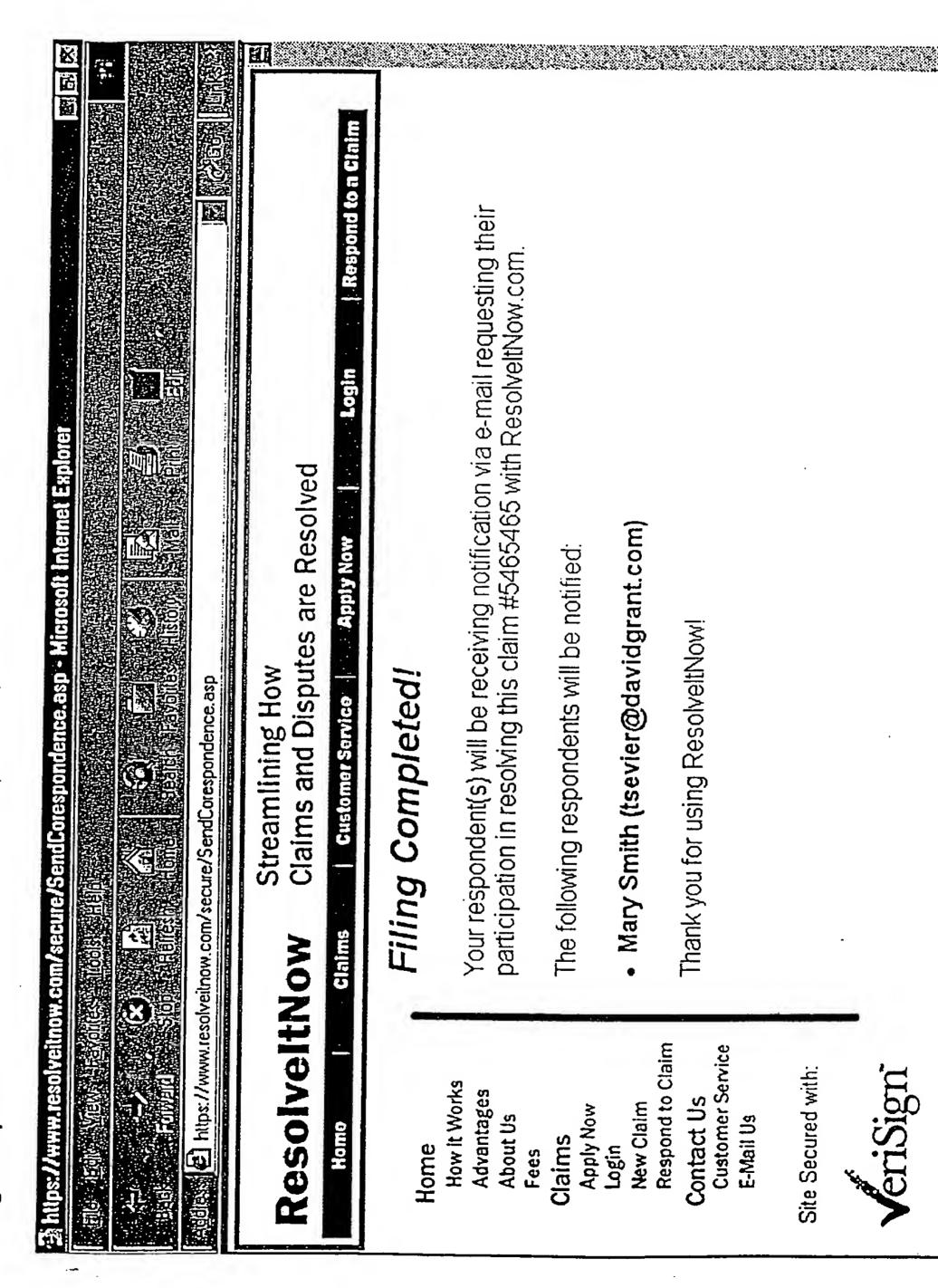
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valid contract. Remedies available for non-performance of the terms of the settlement venue. At no time will ResolveltNow.com participate in the enforcement of settlement A settlement reached via this process is considered binding upon the parties as a are those that would be available in a breach of contract action in the appropriate agreements.

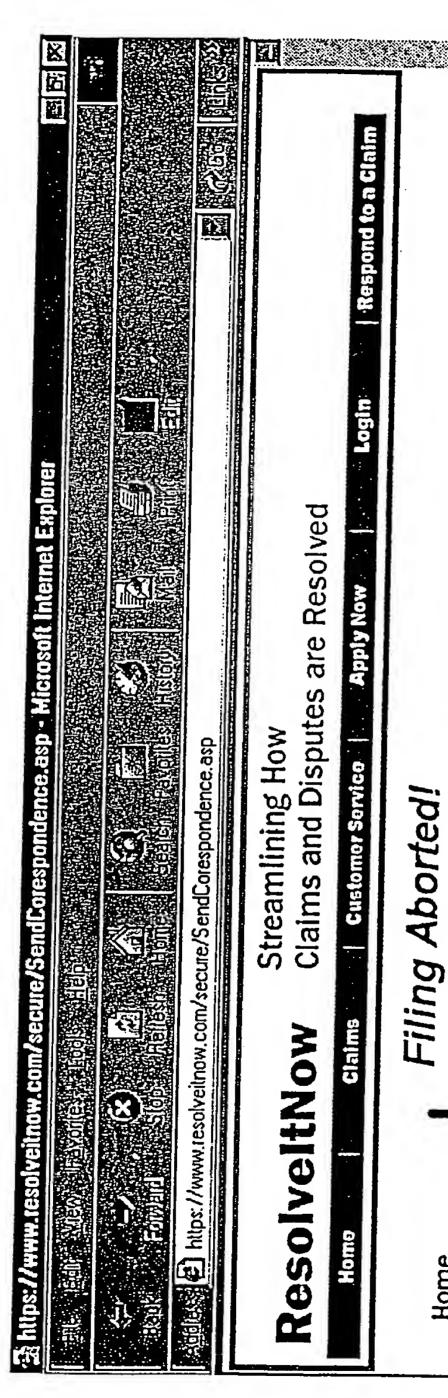




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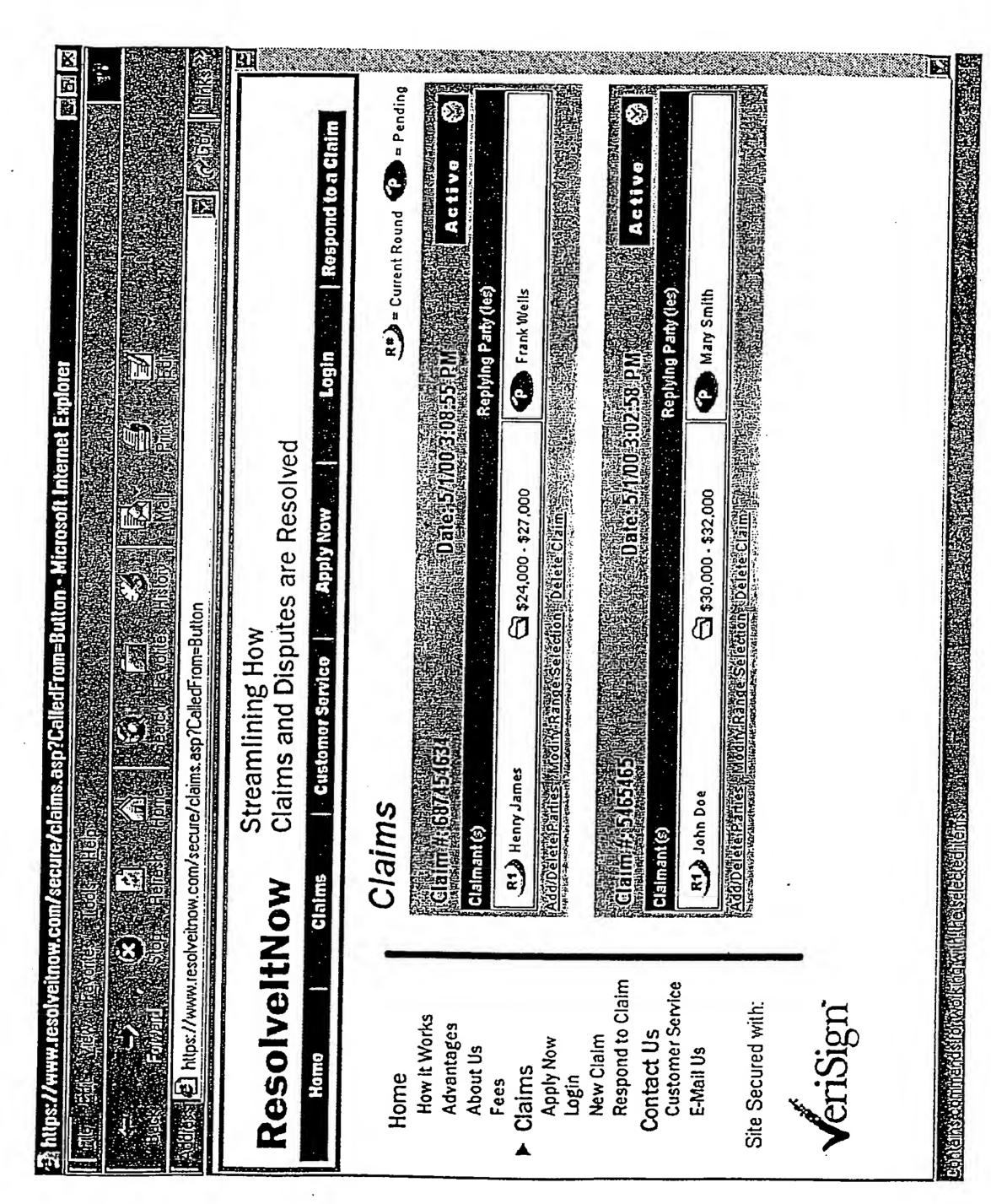
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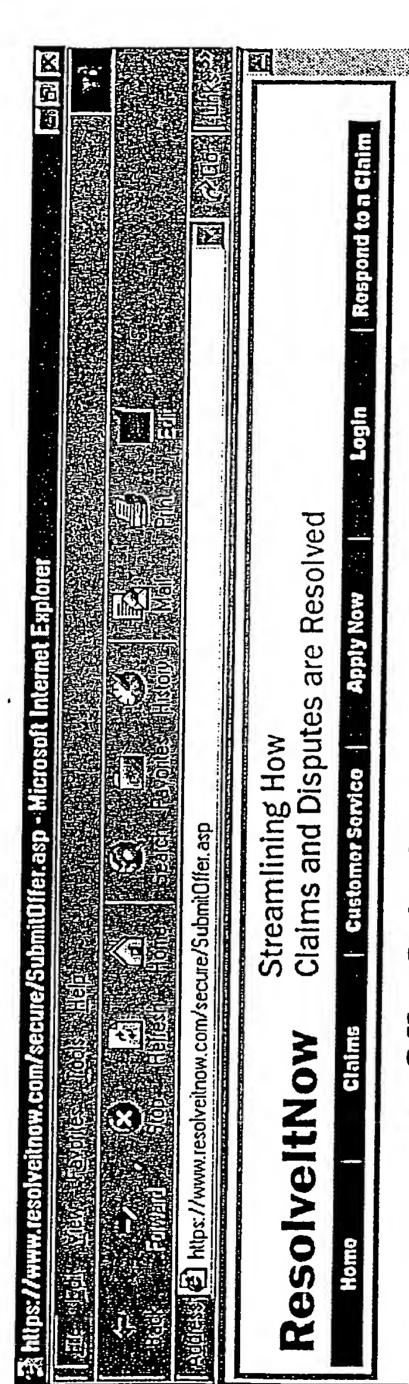
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Noted the barties are within the parameters deemed acceptable by the parties. The amount of the settlement is \$16,500.00. The parties are reminded that a \$150 administrative fee will be assessed to each party.

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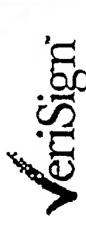
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4 -

Offer Submission

Sorry, no match.

assigned to this particular matter will remain active for 12 months from this date. The parameters. To encourage further settlement negotiations, the identification number parties are free to engage in the ResolveltNow negotiation process an unlimited amount of times within said period. Unfortunately the ranges selected by the parties do not fall with the settlement

ResolveItNow that will inform you that the opposing party has selected an new settlement range for another chance at resolving this claim. To try again using different amounts, please wait for an E-Mail or letter from

An E-Mail has been sent to the Initiating Party (todd) confirming your attempt to settle this claim.

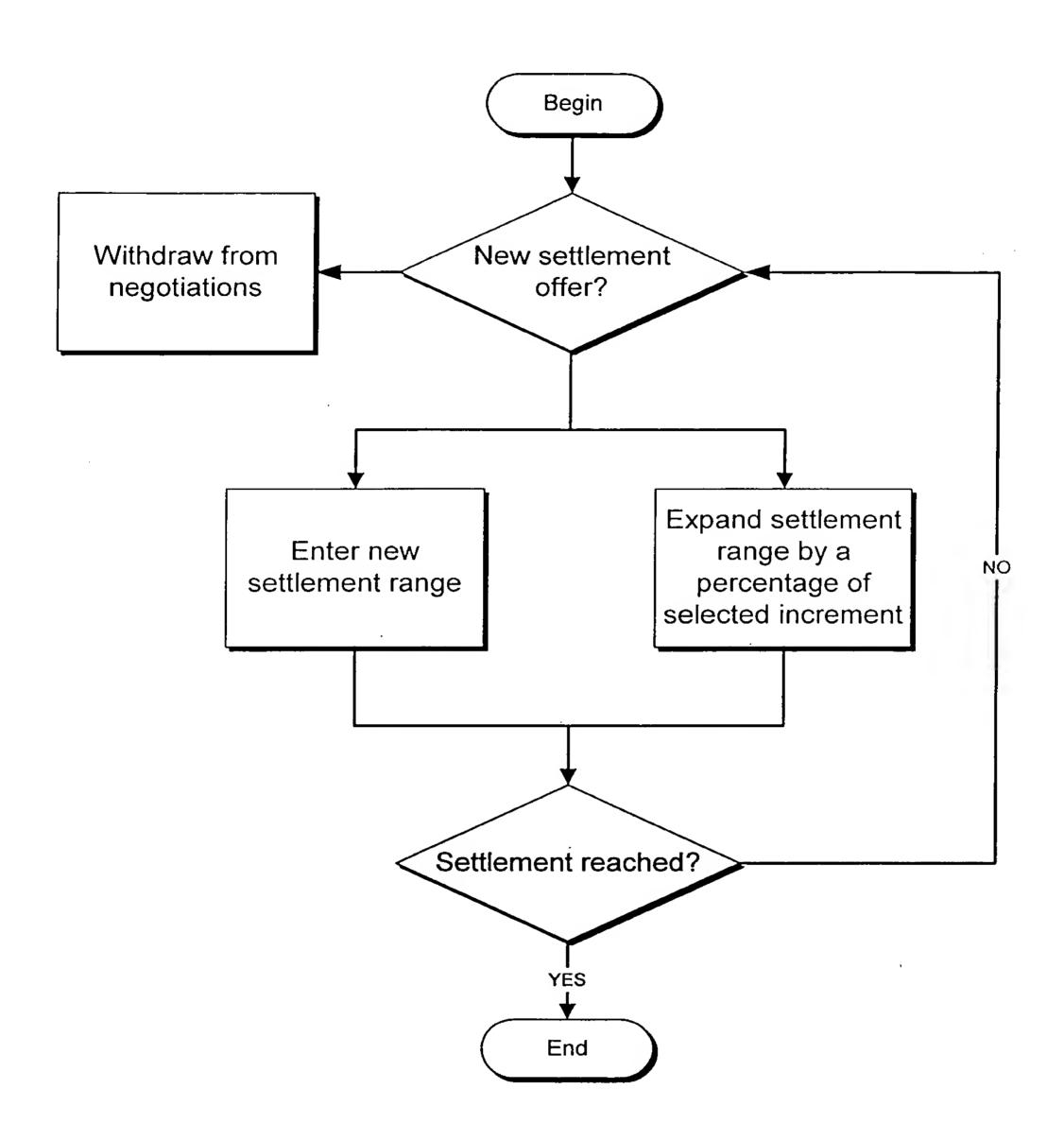


FIG.43

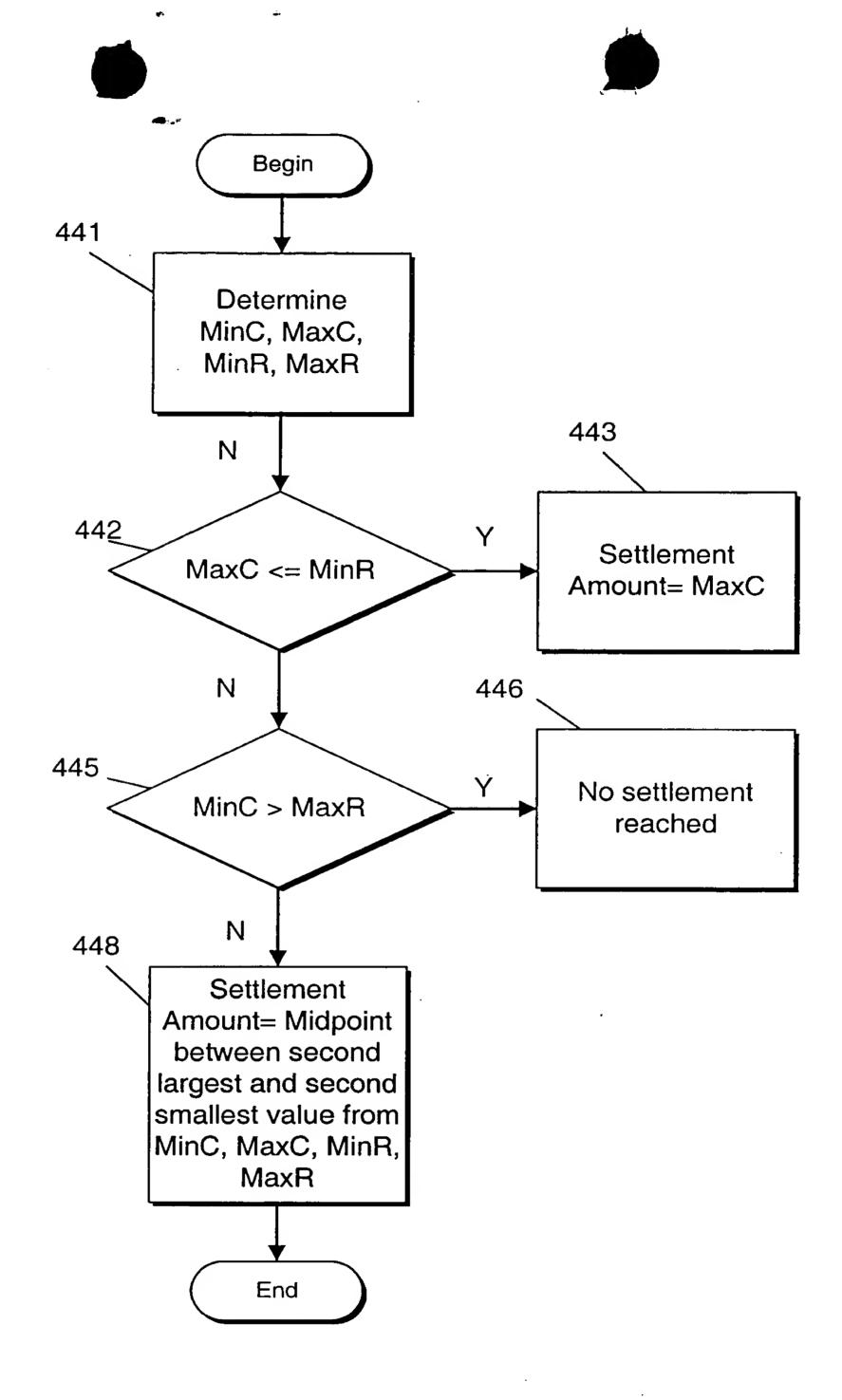


FIG. 44